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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/560,697

09/28/2006

Mark James Walter Barge

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21003 7590 03/24/2009

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EXAMINER

CHEUNG, MARY DA ZHI WANG

ART UNIT

PAPER NUMBER

3694

NOTIFICATION DATE

DELIVERY MODE

03/24/2009

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

DLNYDOCKET@BAKERBOTTS.COM

DETAILED ACTION

Status of the Claims

1. This action is in response to the preliminary amendment filed on March 20, 2007. Claims 1-13, 15 and 17-38 are pending and address below. Claims 14 and 16 are canceled. Claims 37-38 are added. Claims 12, 15, 17-21, 23-24, 26-27, 33 and 36 are amended.

Election/Restrictions

2. Restriction is required under 35 U.S.C. 121 and 372.
3. This application contains the following inventions or groups of inventions which are not so linked as to form a single general inventive concept under PCT Rule 13.1.
4. In accordance with 37 CFR 1.499, applicant is required, in reply to this action, to elect a single invention to which the claims must be restricted.
 - Group I, claim(s) 1-13, 15, 26-27 and 37-38, drawn to control data storage mean.
 - Group II, claim(s) 1, 17 and 33, drawn to schedule mean.
 - Group III, claim(s) 1 and 18-20, drawn to instructing mean.
 - Group IV, claim(s) 1 and 21, drawn to transaction database.
 - Group V, claim(s) 1 and 22, drawn to processing mean.
 - Group VI, claim(s) 1 and 23, drawn to storing mean.
 - Group VII, claim(s) 1 and 24, drawn to defining a process mean.
 - Group VIII, claim(s) 1 and 25, drawn to computing mean.

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- Group IX, claim(s) 28-29, drawn to converting the total number of units linked to the same loan and the same fund to a monetary value which may be offset against the loan.
- Group X, claim(s) 30, drawn to asset definition means.
- Group XI, claim(s) 31, drawn to selection means.
- Group XII, claim(s) 32, drawn to a loan management system referenced to the drawings.
- Group XIII, claim(s) 34-36, drawn to lending money.

5. The inventions listed as Groups I - XIII do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reasons: there is no subject matter common to all groups, although claim 1 is contained in groups I - VIII, the features in claim 1 are known and not a technical feature that defines a contribution over the prior art.

6. Applicant is advised that the reply to this requirement to be complete must include (i) an election of a species or invention to be examined even though the requirement may be traversed (37 CFR 1.143) and (ii) identification of the claims encompassing the elected invention.

7. The election of an invention or species may be made with or without traverse. To preserve a right to petition, the election must be made with traverse. If the reply does not distinctly and specifically point out supposed errors in the restriction requirement, the election shall be treated as an election without traverse.

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8. Applicant is reminded that upon the cancellation of claims to a non-elected invention, the inventorship must be amended in compliance with 37 CFR 1.48(b) if one or more of the currently named inventors is no longer an inventor of at least one claim remaining in the application. Any amendment of inventorship must be accompanied by a request under 37 CFR 1.48(b) and by the fee required under 37 CFR 1.17(i).

Inquire

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mary Cheung whose telephone number is (571)-272-6705. The examiner can normally be reached on Monday – Thursday from 10:00 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell, can be reached on (571) 272-6712.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

The fax phone numbers for the organization where this application or proceedings is assigned are as follows:

(571) 273-8300 (Official Communications; including After Final
Communications labeled "BOX AF")

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(571) 273-6705 (Draft Communications)

/Mary Cheung/
Primary Examiner, Art Unit 3694
March 16, 2009